

Information to identify the case:		
Debtor 1:	Vivian Ann Williams	Social Security number or ITIN: xxx-xx-6387
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	District of South Carolina	Date case filed for chapter: 13 12/1/19
Case number:	19-06295-dd	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Vivian Ann Williams	
2. All other names used in the last 8 years		
3. Address	1180 habitat Drive Sumter, SC 29153	
4. Debtor's attorney Name and address	J. Carolyn Stringer PO Box 25345 Columbia, SC 29224-5345	Contact phone (803) 786-1405 Email jcarolynstringer@sc.rr.com
5. Bankruptcy trustee Name and address	Pamela Simmons-Beasley 250 Berryhill Road Suite 402 Columbia, SC 29210	Contact phone 803-779-5180 Email ecf@ch13trustee.net
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	J. Bratton Davis United States Bankruptcy Courthouse 1100 Laurel Street Columbia, SC 29201-2423	Hours open 9:00 am - 5:00 pm Contact phone 803-765-5436 Date: 12/1/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	January 15, 2020 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification required ***	Location: U.S. Trustee's Office, Room 557, Strom Thurmond Federal Building, 1835 Assembly Street, Columbia, SC 29201

For more information, see page 2

8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	Filing deadline: 3/16/20
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 2/10/20
	Deadline for governmental units to file a proof of claim:	Filing deadline: 5/29/20
Deadlines for filing proof of claim: A Proof of Claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retains rights in its collateral regardless of whether that creditor files a Proof of Claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. You may electronically file claims at http://www.scb.uscourts.gov/electronic-filing-claims .		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Hearing on Confirmation	The confirmation hearing will be held on: 2/24/20 at 10:00 AM . Location: J. Bratton Davis United States, Bankruptcy Courthouse, 1100 Laurel Street, Columbia, SC 29201-2423 . A copy of the plan will be sent separately by the debtor. This hearing may be continued or rescheduled as necessary and due notice will be given. Any objection to confirmation of the chapter 13 plan must be filed and served at least seven days prior to the confirmation hearing. Objections to the confirmation may be overruled if the objecting creditor fails to appear and prosecute the objection. If no objection is timely filed, the plan may be confirmed on recommendation of the trustee. The debtor(s) is/are required to appear at the confirmation hearings unless excused by order of the Court or Chambers Guidelines.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan will be sent to you later and the confirmation hearing will be held on the date shown in line 9 of this notice. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	
14. Dismissal Notice	This case may be converted or dismissed at the confirmation hearing for a failure to: file a confirmable chapter 13 plan, pay the applicable filing fee, file or provide documents, attend the meeting of creditors, or timely make payments due under a chapter 13 plan as required by the Bankruptcy Code, the Federal Rules of Bankruptcy Procedure or the Local Rules of this Court, or the applicable judge's Chambers Guidelines.	
15. Miscellaneous Notice	The Voice Case Information System (VCIS) will give status information on cases filed or converted after 11/30/88. Call 1-866-222-8029. Please refer to the Court's web site at www.scb.uscourts.gov for further information.	
16. Options to Receive Notices Served by the Clerk by Email Instead of by U.S. Mail	(1) Anyone can register for the Electronic Bankruptcy Noticing program at bankruptcynotices.uscourts.gov OR (2) Debtors can register for DeBN by filing local form 'Debtor's Electronic Noticing Request (DeBN)' with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you court-issued notices and orders by email. See Local Rule 9036-1.	

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of South CarolinaIn re:
Vivian Ann Williams
DebtorCase No. 19-06295-dd
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0420-3

User: admin
Form ID: b309iPage 1 of 1
Total Noticed: 15

Date Rcvd: Dec 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 04, 2019.

db +Vivian Ann Williams, 1180 habitat Drive, Sumter, SC 29153-7967
 543762056 +Affiliate Mortgage Ser, 618 S Creyts, Lansing MI 48917-8270
 543762059 +Chrysler Capital, Po Box 961212, Fort Worth TX 76161-0212
 543762062 +Merchants Ad, P O Box 7511, Mobile AL 36670-0511
 543762063 #+Mountain Run Solutions, 313 E. 1200 S, Orem UT 84058-6972
 543762064 +Sca Collections Greenv, 300 E Arlington Bd, Greenville NC 27858-5043
 543762066 +Sumter County Tax Collector, 13 E. Canal Street, Sumter SC 29150-4925

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: jcarolynstringer@sc.rr.com Dec 02 2019 23:53:58 J. Carolyn Stringer,
 PO Box 25345, Columbia, SC 29224-5345
 tr +E-mail/Text: ecf@chl3trustee.net Dec 02 2019 23:54:51 Pamela Simmons-Beasley,
 250 Berryhill Road, Suite 402, Columbia, SC 29210-6466
 ust +E-mail/Text: ustpregion04.co.ecf@usdoj.gov Dec 02 2019 23:54:20 US Trustee's Office,
 Strom Thurmond Federal Building, 1835 Assembly Street, Suite 953,
 Columbia, SC 29201-2448
 543762057 +EDI: CBS7AVE Dec 03 2019 04:48:00 Ashro, 3650 Milwaukee St, Madison WI 53714-2304
 543762058 +EDI: CAPIO.COM Dec 03 2019 04:49:00 Capio Partners LLC, 2222 Texoma Pkwy,
 Sherman TX 75090-2481
 543762061 +EDI: IRS.COM Dec 03 2019 04:48:00 IRS, PO Box 7346, Philadelphia PA 19101-7346
 543762065 +E-mail/Text: bankruptcy@sctax.org Dec 02 2019 23:54:37 South Carolina Dept of Revenue,
 P O Box 12265, Columbia SC 29211-2265
 543762067 +EDI: RMSC.COM Dec 03 2019 04:48:00 Synch/belk, Po Box 965028, Orlando FL 32896-5028
 TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

543762060* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
 PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, 1835 Assembly Street, Insolvency Unit,
 Columbia SC 29201)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 04, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 1, 2019 at the address(es) listed below:
 NONE.

TOTAL: 0